

PATENT

**RESPONSE UNDER 37 C.F.R. 1.116 - EXPEDITED
PROCEDURE - EXAMINING GROUP 3625**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.:	10/083,432	Confirmation No.:	6729
Applicant(s):	Hyypa et al.		
Filed:	February 26, 2002		
Art Unit:	3625		
Examiner:	Shah, Amee A.		
Title:	ELECTRONIC TRANSACTIONS		

Docket No.: 042933/303969
Customer No.: 00826

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

REPLY AFTER FINAL UNDER 37 CFR § 1.113

Sir:

In response to the final Office Action dated December 13, 2006, please reconsider the above-identified application in view of the following remarks:

Remarks/Arguments begin on page 2 of this paper.